BANKRUPTCY COURT

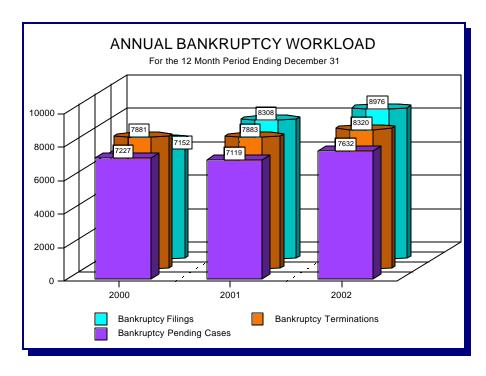
A. Bankruptcy Workload Bankruptcy filings increased by 8% during 2002 on top of a 16% rise the previous year. Bankruptcy terminations went up 6% while pending bankruptcy cases increased by 7%.

Bankruptcy Case Proceedings For the 12 Month Period Ending December 31							
2000 % Change 2001 % Change 2002							
Filings *	7,147	16%	8,304	8%	8,962		
Oregon Referrals Ê	5	-20%	4	250%	14		
Total Filings	7,152	16%	8,308	8%	8,976		
Case Terminations **	7,881	0%	7,883	6%	8,320		
Pending Cases Í	7,227	-1%	7,119	7%	7,632		

^{*} Includes re-openings

Í Includes Oregon cases

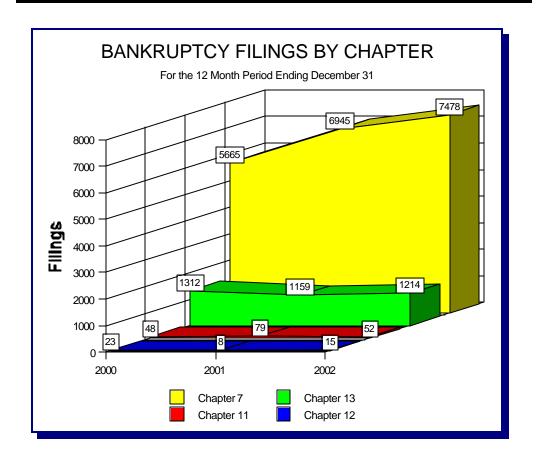
Ê Malheur County, Oregon, cases filed in Portland are referred to the District of Idaho for administration. Upon closure of the case, the file is returned to Oregon. In 1968, the United States Judicial Conference established concurrent jurisdiction for the District of Idaho with Malheur County in the District of Oregon.



^{**} Includes Oregon closings

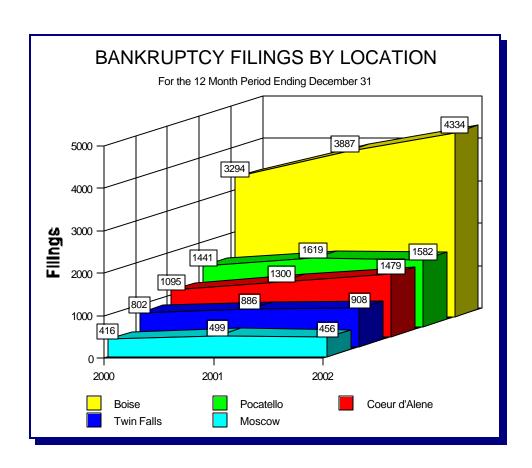
B. Bankruptcy Filings by Chapter Bankruptcy Chapter 7s, which represent the largest volume of bankruptcy proceedings, increased by 8% during 2002 while Chapter 13s rose by 5%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31						
	2000	% Change	2001	% Change	2002	
Chapter 7	5,665	23%	6,945	8%	7,478	
Chapter 11	48	65%	79	-34%	52	
Chapter 12	23	-65%	8	88%	15	
Chapter 13	1,312	-12%	1,159	5%	1,214	
Sub-Total	7,048	16%	8,191	7%	8,759	
Reopenings	99	14%	113	80%	203	
Oregon Referrals	5	-20%	4	250%	14	
Total	7,152	16%	8,308	8%	8,976	



C. <u>Bankruptcy Filings by Location</u> During 2002, there were double-digit increases in bankruptcy filings in Boise (11%) and in Couer d'Alene (14%) while filings rose only 2% in Twin Falls. In fact Boise has almost as many filings as the rest of the divisional locations combined. Conversely, filings in Moscow dropped 9% while Pocatello filings went down by 2%.

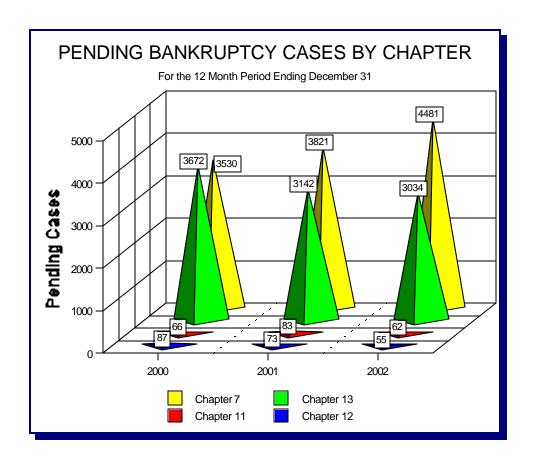
Bankruptcy Filings by Location For the 12 Month Period Ending December 31							
2000 % Change 2001 % Change 2002							
Boise	3,294	18%	3,887	11%	4,334		
Pocatello	1,441	12%	1,619	-2%	1,582		
Coeur d'Alene	1,095	19%	1,300	14%	1,479		
Twin Falls	802	10%	886	2%	908		
Moscow	416	20%	499	-9%	456		
Total	7,048	16%	8,191	7%	8,759		



Bankruptcy Filings by Location and Chapter For the 12 Month Period Ending December 31							
	Boise	Pocatello	Mosco w	Coeur d'Alene	Twin Falls	Total	
Chapter 7							
2000	2,413	1,236	314	973	729	5,665	
% Change	29%	15%	28%	23%	12%	23%	
2001	3,115	1,417	402	1,194	817	6,945	
% Change	15%	-4%	-7%	12%	2%	8%	
2002	3,578	1,357	372	1,341	830	7,478	
Chapter 11							
2000	17	9	2	9	11	48	
% Change	59%	111%	50%	-11%	100%	65%	
2001	27	19	3	8	22	79	
% Change	-11%	-74%	-33%	-25%	-32%	-34%	
2002	24	5	2	6	15	52	
Chapter 12							
2000	5	6	1	1	10	23	
% Change	20%	-83%	-100%	-100%	-90%	-65%	
2001	6	1	0	0	1	8	
% Change	17%	300%	-	-	200%	88%	
2002	7	4	1	0	3	15	
Chapter 13							
2000	859	190	99	112	52	1,312	
% Change	-14%	-4%	-5%	-13%	-12%	-12%	
2001	739	182	94	98	46	1,159	
% Change	-2%	19%	-14%	35%	30%	5%	
2002	725	216	81	132	60	1,214	
Total							
2000	3,294	1,441	416	1,095	802	7,048	
% Change	18%	12%	20%	19%	10%	16%	
2001	3,887	1,619	499	1,300	886	8,191	
% Change	11%	-2%	-9%	14%	2%	7%	
2002	4,334	1,582	456	1,479	908	8,759	

D. Pending Bankruptcy Cases by Chapter Overall, the number of pending Bankruptcy cases increased by 7% during 2002, mostly attributable to a 17% increase in pending Chapter 7 cases. This was somewhat offset by a 25% decrease in the number of pending Chapter 11 and 12 cases and a 3% drop in pending Chapter 13s.

Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31							
	2000 % Change 2001 % Change 2002						
Chapter 7	3,530	8%	3,821	17%	4,481		
Chapter 11	66	26%	83	-25%	62		
Chapter 12	87	-16%	73	-25%	55		
Chapter 13	3,672	-14%	3,142	-3%	3,034		
Total	7,355	-3%	7,119	7%	7,632		

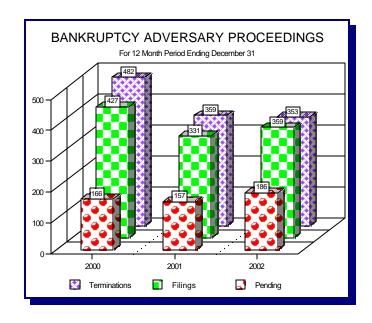


Oregon Bankruptcy Referrals by Chapter					
Chapter 7	10				
Chapter 11	0				
Chapter 12	0				
Chapter 13	4				
Total	14				

Bankruptcy Re-Openings by Chapter					
Chapter 7	197				
Chapter 11	2				
Chapter 12	3				
Chapter 13	1				
Total	203				

E. Adversary Workload During 2002, the filing of adversary proceedings increased by 8%. Adversary case terminations declined by 2% while pending adversary proceedings rose 18%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31						
	2000 % Change 2001 % Change 2002					
Filings	427	-22%	331	8%	359	
Terminations	482	-26%	359	-2%	353	
Pending	166	-5%	157	18%	186	



F. Bankruptcy Hearings in Divisional Offices Bankruptcy Court hearing hours decreased by 7% during 2002. Although the bankruptcy court hours actually increased in Boise by 17%, Pocatello hours went down 30%, Moscow hours declined by 39%, Twin Falls hours dropped 32%, while Coeur d'Alene hours decreased by only 3%.

Bankruptcy Court Hours by Hearing Location For the 12 Month Period Ending December 31						
Location	2000	% Change	2001	% Change	2002	
Boise	296	41%	416	17%	486	
Twin Falls	51	-27%	37	-32%	25	
Pocatello	135	132%	313	-30%	219	
Moscow	64	23%	79	-39%	48	
Coeur d'Alene	113	14%	129	-3%	125	
Total	659	48%	974	-7%	903	

